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WHAT IS CLAIMED IS:

1. A portable wireless communication apparatus, comprising:

wireless communication means for wirelessly communicating with a party on the other end;

memory unit connection means for connecting to an external memory unit;

music information processing means for reading out and playing back music data stored in said external memory unit being connected via the memory unit connection means:

call holding instruction means for instructing to hold a call upon receiving a call; and

control means for controlling said music information 1.5 processing means when holding a call while speaking to the party on the other end according to instructions from said call holding instruction means by virtue of directing said wireless communication means so as to play back music information stored in said external memory unit and controlling said wireless communication means to transmit the music information as a call holding tone to said terminal thereon.

2. The portable wireless communication apparatus 25 according to Claim 1, wherein said external memory unit is a memory card.